

PAYMENT PROCESSING METHOD AND SYSTEM

ABSTRACT OF THE DISCLOSURE

The present invention provides a payment method that balances reliability, security, and speed of payments, a system for the same, and a recording medium storing a program for the same. In one embodiment, a financial institution such as a credit company, a bank, or the like determines whether or not a payment request from a buyer is valid using billing information from the merchant involved in the payment and authentication information from the buyer. Then, if the billing information sent from the merchant does not match the ordering information extracted from the authentication information, the payment request is rejected.

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